Company Tracking Number: SRF-CW-001-08

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Filing at a Glance

Company: Liberty Mutual Fire Insurance Company

Product Name: Liberty Mutual Property RM SERFF Tr Num: LMPP-125522948 State: Arkansas

Select Policy

TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 01.0001 Commercial Property (Fire Co Tr Num: SRF-CW-001-08 State Status: Fees verified and

and Allied Lines) received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Author: Marla Kroening1 Disposition Date: 03/20/2008
Date Submitted: 03/13/2008 Disposition Status: Approved

Effective Date Requested (New): 12/26/2007 Effective Date (New): 12/26/2007

12/26/2007

State Filing Description:

General Information

Project Name: Expedited Terrorism Form Filing Status of Filing in Domicile: Pending

Project Number: SRF-CW-001-08 Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 03/20/2008

State Status Changed: 03/20/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Expedited Terrorism Form Filing is submitted

Liberty Mutual Fire Insurance Company submits this expedited terrorism form/endorsement filing for your review and approval.

Company Tracking Number: SRF-CW-001-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

This is an independently filed program and we have the permission of ISO to use its copyrighted language within our own company forms/endorsements. The wordings of the various endorsements are equivalent to the ISO forms that have been developed for this purpose. The companion expedited terrorism rule filing is exempt from filing.

In response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 we are submitting the following terrorism endorsements along with the disclosure notice:

- Form RM1142 12-07 and RM1142 03-08, Exclusion of Certified Act(s) of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism
- Form RM1143 12-07 and RM1143 03-08, Exclusion of Certified Act(s) of Terrorism
- Form RM1144 12-07 and RM1144 03-08, Cap on Losses From Certified Act(s) of Terrorism
- Form EN9052 12-07 and EN9052 03-08, Disclosure Terrorism Risk Insurance Act (included for informational purposes only)

Please note that we have two different edition dates of each form/endorsement, the 12-07 edition date will be used on all policies issued 12/26/07 and later and will be used up to the approval date of the recent 03-08 revision filing. The 03-08 edition date will be used on policies that are effective on or after the approval date of the recent 03-08 revision filing for this program.

We are withdrawing the Conditional Endorsements, Form RM1233 01-07 and RM1234 01-07 that were filed previously as they also no longer apply.

We are also submitting the Declarations, Form RM1000 12-07 and RM1000 03-08. We have revised the two Premium entry lines on the first page of the Declarations, Form RM1000 as a result of these terrorism amendments to read as follows;

• Premium (Excluding premium for "certified act(s) of terrorism" under the Terrorism Risk Insurance Act (TRIA), as amended):

Company Tracking Number: SRF-CW-001-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Premium for "certified act(s) of terrorism" under the Terrorism Risk Insurance Act (TRIA), as amended:

No changes have been made to any other pages of the Declarations.

The 03-08 edition date of the Declarations, Form RM1000 should replace the Declarations that was submitted in the previous 03-08 revision filing. The edition dates did remain the same for this form.

If you have any questions regarding any of this material, please feel free to contact me by phone, E-mail or in writing at the address provided in this letter.

Please approve this filing submission.

Company and Contact

Filing Contact Information

Marla J Kroening, Senior State Filing Analyst Marla. Kroening@LibertyMutual.com

PO Box 8070 (800) 297-2525 [Phone] Wausau, WI 54402-9987 (715) 847-8832[FAX]

Filing Company Information

Liberty Mutual Fire Insurance Company CoCode: 23035 State of Domicile: Wisconsin

PO Box 8070 Group Code: 111 Company Type:
Wausau, WI 54402-8070 Group Name: Liberty Mutual State ID Number:

(800) 297-2525 ext. 6399[Phone] FEIN Number: 04-1924000

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: \$50.00 for form filing

Per Company: No

Company Tracking Number: SRF-CW-001-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Liberty Mutual Fire Insurance Company \$50.00 03/13/2008 18615474

Company Tracking Number: SRF-CW-001-08

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/20/2008	03/20/2008

Company Tracking Number: SRF-CW-001-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Disposition

Disposition Date: 03/20/2008

Effective Date (New): 12/26/2007 Effective Date (Renewal): 12/26/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: SRF-CW-001-08

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Item Type Supporting Document	Item Name Uniform Transmittal Document-Property	Item Status &Approved	Public Access Yes
Form	Casualty Exclusion of Certified Act(s) of Terrorism Involving Nuclear, Biological, Chemical, or Radiological Terrorism	Approved	Yes
Form	Exclusion of Certified Act(s) of Terrorism Involving Nuclear, Biological, Chemical, or Radiological Terrorism	Approved	Yes
Form	Exclusion of Certified Act(s) of Terrorism	Approved	Yes
Form	Exclusion of Certified Act(s) of Terrorism	Approved	Yes
Form	Cap on Losses From Certiifed Act(s) of Terrorism	Approved	Yes
Form	Cap on Losses From Certified Act(s) of Terrorism	Approved	Yes
Form	Disclosure - Terrorism Risk Insurance Ac	t Approved	Yes
Form	Disclosure - Terrorism Risk Insurance Ac	t Approved	Yes
Form	Declarations	Approved	Yes
Form	Declarations	Approved	Yes
Form	Conditional Exclusion of Terrorism Involving Nuclear, Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	Withdrawn	Yes
Form	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	Withdrawn	Yes

Company Tracking Number: SRF-CW-001-08

TOI: 01.001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific	Readability	Attachment
Status			Date		Data		
Approved	Exclusion of Certified Act(s) of Terrorism Involving Nuclear Biological, Chemical, or Radiological Terrorism		12-07	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # RM1242 01-04 Previous Filing #:		1142.d07.pdf
Approved	Exclusion of Certified Act(s) of Terrorism Involving Nuclear Biological, Chemical, or Radiological Terrorism		03-08	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # RM1142 12-07 Previous Filing #:		1142.308.pdf
Approved	Exclusion of Certified Act(s) of Terrorism	RM1143 f	12-07	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # RM1246 01-04 Previous Filing #:		1143.d07.pdf
Approved	Exclusion of Certified Act(s) of Terrorism	RM1143 f	03-08	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # RM1143 12-07 Previous Filing #:		1143.308.pdf
Approved	Cap on Losses From Certiifed Act(s) of Terrorism	RM1144	12-07	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # RM1244 01-04 Previous Filing #:		1144.d07.pdf
Approved	Cap on Losses From Certified Act(s) of Terrorism	RM1144	03-08	Endorseme Replaced nt/Amendm ent/Conditi ons	Replaced Form # RM1144 12-07 Previous Filing #:		1144.308.pdf

Company Tracking Number: SRF-CW-001-08

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Project Name/N	Number: Expedi	ted Terrorism I	Form Filing/SR	F-CW-001-08		
Approved	Disclosure - Terrorism Risk Insurance Act	EN9052	12-07	Disclosure/ Replaced Notice	Replaced Form #:0.00 EN9050 01-07 / EN9051 01-07 (BMU) Previous Filing #:	EN9052.d07. pdf
Approved	Disclosure - Terrorism Risk Insurance Act	EN9052	03-08	Disclosure/ Replaced Notice	Replaced Form #:0.00 EN9052 12-07 Previous Filing #:	EN9052.308. pdf
Approved	Declarations	RM1000	12-07	Declaration Replaced s/Schedule	Replaced Form #:0.00 RM1000 09-04 Previous Filing #:	1000.d07.pdf 1000MU.do7 .pdf
Approved	Declarations	RM1000	03-08	Declaration Replaced s/Schedule	Replaced Form #:0.00 RM1000 03-08 Previous Filing #:	1000.308rev. pdf 1000MU.308 rev.pdf
Withdrawn	Conditional Exclusion of Terrorism Involving Nuclear Biological or Chemical Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)		01-07	Endorseme Withdrawn nt/Amendm ent/Conditi ons	Replaced Form #:0.00 Previous Filing #:	1233.107.pdf
Withdrawn	Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	RM1234	01-07	Endorseme Withdrawn nt/Amendm ent/Conditi ons	Replaced Form #:0.00 Previous Filing #:	1234.107.pdf

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

1. Definition of *Certified Act(s) of Terrorism*

For the purpose of this endorsement, the italicized phrase *certified act(s)* of *terrorism* means one (1) or more acts certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be terrorism pursuant to the federal Terrorism Risk Insurance Act, including all amendments (hereafter "TRIA"). The criteria contained in TRIA for *certified act(s)* of *terrorism* include the following:

- **A.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- **B.** The act is a violent act or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- **2.** Limited Exclusion of *Certified Act(s) of Terrorism*

The following Item is added to **GROUP A** EXCLUSIONS of Form RM1003:

- **10.** *Certified act(s) of terrorism* involving:
 - (a) the release, dispersal, use or application of any radioactive material, radiation, or the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear fission or fusion, nuclear radiation, or radioactive contamination; or
 - (b) the release, dispersal, use or application of any pathogenic or poisonous biological or chemical materials.
- **3.** Exception Covering Certain Fire Losses

If a *certified act of terrorism* results in fire, subject to all applicable policy provisions, **we** will pay up to the following applicable amount(s) in any one (1) **occurrence** for loss or damage caused by that fire:

- A. The applicable limit of liability for covered property in any and all States listed on the Schedule of this endorsement, or
- **B.** A **limit of liability** of \$1,000,000 for **covered property** in any and all States that are not listed on the Schedule of this endorsement.

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RM1142 12-07 Page 1 of 2

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM (Continued)

Such coverage for fire applies only to direct loss or damage by fire to **covered property**. Therefore, for example, the coverage does not apply to insurance provided under loss of **business income** or **extra expense** coverage even if marked with an "X" in **2.** Coverages of the DECLARATIONS, Form RM1000.

4. Cap on Losses From *Certified Act(s) of Terrorism*

The following limitation applies to coverage for any one (1) or more *certified act(s)* of *terrorism* that are not excluded by the terms of the exclusion in Item **2.** above, as well as any loss or damage that is covered and to which the exception in Item **3.** above applies:

If aggregate insured losses attributable to *certified act*(*s*) *of terrorism*:

- A. exceed \$100 billion in a program year (January 1 through December 31); and
- **B.** we have met our deductible under the Act;

neither **we** nor the Secretary of the Treasury shall not be liable for the payment of any portion of the amount of such losses that exceeds the \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

5. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion do not serve to create coverage for any loss which would otherwise be excluded by this policy, such as losses under **GROUP A** exclusions **1.** and **7.** on EXCLUSIONS, Form RM1003 attached to this policy.

Schedule of States

{Note hard coded pre-fill would be:}

California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin, and the Virgin Islands

RM1142 12-07 Page 2 of 2

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

1. Definition of *Certified Act(s) of Terrorism*

For the purpose of this endorsement, the italicized phrase *certified act(s) of terrorism* means one (1) or more acts certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be terrorism pursuant to the federal Terrorism Risk Insurance Act, including all amendments (hereafter "TRIA"). The criteria contained in TRIA for *certified act(s) of terrorism* include the following:

- **A.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- **B.** The act is a violent act or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- **2.** Limited Exclusion of Certified Act(s) of Terrorism

The following Item is added to **A. GROUP A EXCLUSIONS** of Form RM1003:

- **12.** *Certified act(s) of terrorism* involving:
 - **a.** the release, dispersal, use or application of any radioactive material, radiation, or the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear fission or fusion, nuclear radiation, or radioactive contamination; or
 - **b.** the release, dispersal, use or application of any pathogenic or poisonous biological or chemical materials.
- 3. Exception Covering Certain Fire Losses

If a *certified act of terrorism* results in fire, subject to all applicable policy provisions, **we** will pay up to the following applicable amount(s) in any one (1) **occurrence** for loss or damage caused by that fire:

- A. The applicable limit of liability for covered property in any and all States listed on the Schedule of this endorsement, or
- **B.** A **limit of liability** of \$1,000,000 for **covered property** in any and all States that are not listed on the Schedule of this endorsement.

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RM1142 03-08 Page 1 of 2

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL TERRORISM (Continued)

Such coverage for fire applies only to direct loss or damage by fire to **covered property**. Therefore, for example, the coverage does not apply to insurance provided under loss of **business income** or **extra expense** coverage even if marked with an "X" in **B.** Coverages of the DECLARATIONS, Form RM1000.

4. Cap on Losses From *Certified Act(s) of Terrorism*

The following limitation applies to coverage for any one (1) or more *certified act(s) of terrorism* that are not excluded by the terms of the exclusion in Item **2.** above, as well as any loss or damage that is covered and to which the exception in Item **3.** above applies:

If aggregate insured losses attributable to *certified act*(*s*) *of terrorism*:

- A. exceed \$100 billion in a program year (January 1 through December 31); and
- **B.** we have met our deductible under the Act;

neither **we** nor the Secretary of the Treasury shall not be liable for the payment of any portion of the amount of such losses that exceeds the \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

5. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion do not serve to create coverage for any loss which would otherwise be excluded by this policy, such as losses under **GROUP A** exclusions **A. 1.** and **A. 8.** on EXCLUSIONS, Form RM1003 attached to this policy.

Schedule of States

{Note hard coded pre-fill would be:}

California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin, and the Virgin Islands

RM1142 03-08 Page 2 of 2

Policy number

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

1. Definition of *Certified Act(s) of Terrorism*

For the purpose of this endorsement, the italicized phrase *certified act(s)* of *terrorism* means one (1) or more acts certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be terrorism pursuant to the federal Terrorism Risk Insurance Act, including all amendments (hereafter "TRIA"). The criteria contained in TRIA for *certified act(s)* of *terrorism* include the following:

- **A.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- **B.** The act is a violent act or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- **2.** Exclusion of *Certified Act(s) of Terrorism*

The following Item is added to **GROUP A** EXCLUSIONS of Form RM1003:

- **10.** Certified act(s) of terrorism.
- 3. Exception Covering Certain Fire Losses

If a *certified act of terrorism* results in fire, subject to all applicable policy provisions, **we** will pay up to the following applicable amount(s) in any one (1) **occurrence** for loss or damage caused by that fire:

- A. The applicable limit of liability for covered property in any and all States listed on the Schedule of this endorsement, or
- **B.** A **limit of liability** of \$1,000,000 for **covered property** in any and all States that are not listed on the Schedule of this endorsement.

Such coverage for fire applies only to direct loss or damage by fire to **covered property**. Therefore, for example, the coverage does not apply to insurance provided under loss of **business income** or **extra expense** coverage even if marked with an "X" in **2.** Coverages of the DECLARATIONS, Form RM1000.

RM1143 12-07 Page 1 of 2

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM (Continued)

4. Cap on Losses From *Certified Act(s) of Terrorism*

If aggregate insured losses attributable to *certified act(s) of terrorism*:

- A. exceed \$100 billion in a program year (January 1 through December 31); and
- **B.** we have met our deductible under the Act;

neither **we** nor the Secretary of the Treasury shall not be liable for the payment of any portion of the amount of such losses that exceeds the \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

5. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion do not serve to create coverage for any loss which would otherwise be excluded by this policy, such as losses under **GROUP A** exclusions **1.** and **7.** on EXCLUSIONS, Form RM1003 attached to this policy.

Schedule of States

California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin, and the Virgin Islands

RM1143 12-07 Page 2 of 2

Policy number

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

1. Definition of *Certified Act(s) of Terrorism*

For the purpose of this endorsement, the italicized phrase *certified act(s)* of *terrorism* means one (1) or more acts certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be terrorism pursuant to the federal Terrorism Risk Insurance Act, including all amendments (hereafter "TRIA"). The criteria contained in TRIA for *certified act(s)* of *terrorism* include the following:

- **A.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- **B.** The act is a violent act or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- **2.** Exclusion of *Certified Act(s) of Terrorism*

The following Item is added to A. **GROUP A EXCLUSIONS** of Form RM1003:

- **12.** *Certified act(s) of terrorism.*
- 3. Exception Covering Certain Fire Losses

If a *certified act of terrorism* results in fire, subject to all applicable policy provisions, **we** will pay up to the following applicable amount(s) in any one (1) **occurrence** for loss or damage caused by that fire:

- A. The applicable limit of liability for covered property in any and all States listed on the Schedule of this endorsement, or
- **B.** A **limit of liability** of \$1,000,000 for **covered property** in any and all States that are not listed on the Schedule of this endorsement.

Such coverage for fire applies only to direct loss or damage by fire to **covered property**. Therefore, for example, the coverage does not apply to insurance provided under loss of **business income** or **extra expense** coverage even if marked with an "X" in **B.** Coverages of the DECLARATIONS, Form RM1000.

RM1143 03-08 Page 1 of 2

EXCLUSION OF CERTIFIED ACT(S) OF TERRORISM (Continued)

4. Cap on Losses From Certified Act(s) of Terrorism

If aggregate insured losses attributable to *certified act(s) of terrorism*:

- A. exceed \$100 billion in a program year (January 1 through December 31); and
- **B.** we have met our deductible under the Act;

neither **we** nor the Secretary of the Treasury shall not be liable for the payment of any portion of the amount of such losses that exceeds the \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

5. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion do not serve to create coverage for any loss which would otherwise be excluded by this policy, such as losses under **GROUP A** exclusions **A.** 1. and **A. 8.** on EXCLUSIONS, Form RM1003 attached to this policy.

Schedule of States

California, Georgia, Hawaii, Illinois, Iowa, Maine, Massachusetts, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin, and the Virgin Islands

RM1143 03-08 Page 2 of 2

Policy number

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACT(S) OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

1. Definition of *Certified Act(s) of Terrorism*

For the purpose of this endorsement, the italicized phrase *certified act(s) of terrorism* means one (1) or more acts certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be terrorism pursuant to the federal Terrorism Risk Insurance Act, including all amendments (hereafter "TRIA"). The criteria contained in TRIA for *certified act(s) of terrorism* include the following:

- **A.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- **B.** The act is a violent act or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- 2. Cap on Losses From Certified Act(s) of Terrorism

If aggregate insured losses attributable to *certified act(s)* of *terrorism*:

- **A.** exceed \$100 billion in a program year (January 1 through December 31); and
- **B.** we have met our deductible under the Act;

neither **we** nor the Secretary of the Treasury shall not be liable for the payment of any portion of the amount of such losses that exceeds the \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

3. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded by this policy, such as losses under **GROUP A** exclusions **1.** and **7.** on EXCLUSIONS, Form RM1003 attached to this policy.

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RM1144 12-07 Page 1 of 1

Policy number

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACT(S) OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

1. Definition of *Certified Act(s) of Terrorism*

For the purpose of this endorsement, the italicized phrase *certified act(s)* of *terrorism* means one (1) or more acts certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be terrorism pursuant to the federal Terrorism Risk Insurance Act, including all amendments (hereafter "TRIA"). The criteria contained in TRIA for *certified act(s)* of *terrorism* include the following:

- **A.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- **B.** The act is a violent act or an act that is dangerous to human life, property or infrastructure, and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- **2.** Cap on Losses From *Certified Act(s) of Terrorism*

If aggregate insured losses attributable to *certified act(s) of terrorism*:

- **A.** exceed \$100 billion in a program year (January 1 through December 31); and
- **B.** we have met our deductible under the Act;

neither **we** nor the Secretary of the Treasury shall not be liable for the payment of any portion of the amount of such losses that exceeds the \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

3. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded by this policy, such as losses under **GROUP A** exclusions **A.** 1. and **A. 8.** on EXCLUSIONS, Form RM1003 attached to this policy.

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DISCLOSURE - TERRORISM RISK INSURANCE ACT

THIS FORM IS MADE PART OF YOUR POLICY PURSUANT TO THE TERRORISM RISK INSURANCE ACT.

In accordance with the Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), we are required to provide you with a notice of the portion of your premium attributable to coverage for "certified acts of terrorism," the federal share of payment of losses from such acts, and the limitation or "cap" on our liability under the Act.

Disclosure of Premium

The Company has made available coverage for "certified acts of terrorism" as defined in the Act. If purchased, the portion of your premium attributable to coverage for "certified acts of terrorism" is shown on the DECLARATIONS, or elsewhere by endorsement in your policy.

Federal Participation in Payment of Terrorism Losses

If an individual insurer's losses exceed a deductible amount specified in the Act, the federal government will reimburse the insurer for 85% of losses paid in excess of the deductible, provided that aggregate industry losses from a "certified act of terrorism" exceed \$100 million.

Cap on Insurer Participation in Payment of Terrorism Losses

If aggregate insured losses attributable to "certified acts of terrorism" exceed \$100 billion in a calendar year and we have met our deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. Nor shall Treasury make any payment for any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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DISCLOSURE - TERRORISM RISK INSURANCE ACT

THIS FORM IS MADE PART OF YOUR POLICY PURSUANT TO THE TERRORISM RISK INSURANCE ACT.

In accordance with the Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), we are required to provide you with a notice of the portion of your premium attributable to coverage for "certified acts of terrorism," the federal share of payment of losses from such acts, and the limitation or "cap" on our liability under the Act.

Disclosure of Premium

The Company has made available coverage for "certified acts of terrorism" as defined in the Act. If purchased, the portion of your premium attributable to coverage for "certified acts of terrorism" is shown on the DECLARATIONS, or elsewhere by endorsement in your policy.

Federal Participation in Payment of Terrorism Losses

If an individual insurer's losses exceed a deductible amount specified in the Act, the federal government will reimburse the insurer for 85% of losses paid in excess of the deductible, provided that aggregate industry losses from a "certified act of terrorism" exceed \$100 million.

Cap On Insurer Participation in Payment of Terrorism Losses

If aggregate insured losses attributable to "certified acts of terrorism" exceed \$100 billion in a calendar year and we have met our deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. Nor shall Treasury make any payment for any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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Liberty Mutual Property RM SELECTTM POLICY

DECLARATIONS

Policy number	
Named Insured and Mailing Address	Form of Business
	Premium Will Be Billed
Policy Period : to at 12:01 A.M. standard time at above ma	uiling address.
In return for the payment of the premium, and subject to all the terms stated in this policy.	of this policy, we agree with you to provide the insurance as
Premium (Excluding premium for "certified act(s) of terrorism" under	
(TRIA), as amended): Premium for "certified act(s) of terrorism" under the Terrorism Risk Ins	urance Act (TRIA), as amended: \$
Total Premium/Other Charges for Above Policy Period : The Deposit Premium/Other Charges is:	\$ \$
Issued By:	
Countersig	ened By:
	Authorized Company Representative

1. Insuring Agreement

Subject to all the terms and conditions of this **policy**, **we** will pay for direct physical loss or damage to **covered property** as a result of an **occurrence**, unless excluded.

If this policy provides Equipment Breakdown coverage then subject to all the terms and conditions of this policy **we** will pay for direct physical loss or damage to **covered property** as a result of an **accident** to an **object**, unless excluded.

This policy consists of the forms and endorsements shown on the POLICY INDEX and any endorsements attached to the policy. Insurance is provided at those locations and for those coverages and **limits of liability** shown on the Schedule of the DECLARATIONS. Extensions of coverage, sublimits of liability and deductibles are listed in the DECLARATIONS. Endorsements may contain separate deductibles and limits or sublimits of liability.

Words in **bold faced type** have special meanings in this policy. They are defined in DEFINITIONS. These definitions apply to this entire policy, and to any endorsements to it. Definitions that apply to individual forms or endorsements will be noted in those forms or endorsements. The names of forms are capitalized (for example, DECLARATIONS).

2. Coverages

We provide the following coverages if they are marked with an "X". Coverages are provided in accordance with the terms of this policy. Terms that apply only to individual coverage forms are set forth in those forms. This policy provides coverage on an actual cash value basis for Real Property, Personal Property and Equipment Breakdown unless replacement cost coverage is marked with an "X".

- () Real Property
 - () Replacement Cost
- () Personal Property, including valuable papers and records
 - () Replacement Cost
- () Equipment Breakdown
 - () Replacement Cost
- () Loss of Business Income
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () Real Property or Personal Property and Equipment Breakdown
- () Extra Expense
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () Real Property or Personal Property and Equipment Breakdown

3. Limits of Liability

We will not pay more than the applicable **limit of liability** shown on the Schedule of the DECLARATIONS for any one (1) **occurrence** or any one (1) **accident** covered by this policy, nor will **we** pay for more than **your** interest in the lost or damaged property.

4.	Standard Extensions of Coverage	
	Debris Removal Expense \$	Sublimit of Liability

RM1000 12-07 Page 2 of 5

		DECLARATIONS (Continued)				
5.	Optional Extensions of Cover	rage – Sublimits of Liability				
		shown in D. below apply to the Optional Extensions of Coverage defined in EXTENSIONS RM1002. If no sublimit is shown, no coverage is provided.				
		in D . below for new locations and unscheduled locations , coverage may be limited or its policy or its endorsements.				
C. These sublimits are the most we will pay for any loss covered by these Optional Extensions of Colocations and unscheduled locations , the most we will pay for any loss will be the lesser of:						
	(1) The sublimit shown	below for new locations or unscheduled locations ; or				
	(2) The sublimit shown	on any individual coverage form or endorsement.				
	D. Coverage:					
	(1) \$	at each new location , for up to days from the date such new location(s) is first purchased, rented or occupied whichever is earlier;				
	(2) \$	at each unscheduled location;				
	(3) \$	on covered Personal Property in transit ;				
	(4) \$	on covered Personal Property in the custody of salespeople;				
	(5) \$	Demolition Cost, Operation of Building Laws and Increased Construction Cost;				
	(6) \$	Errors and Omissions.				
6.	Equipment Breakdown Cover	rage				
	Equipment Breakdown limit	of liability				
	() See Schedule of the DEC	CLARATIONS;				
	Limit(s) of liability shown this policy.	imit(s) of liability shown below are separate from any other applicable limit of liability or any sublimit of liability of is policy.				
	() \$	Damage to covered object(s) , loss of Business Income , and Extra Expense ;				
		OR				
	() \$	_ Damage to covered object(s) ;				
	0 \$	Loss of Business Income and Extra Expense				

Equipment Breakdown Extensions of Coverage

() See Form RM1250, EQUIPMENT BREAKDOWN EXTENSIONS OF COVERAGE

Extra Expense.

Loss of **Business Income**;

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7.

Dec	ductil	ole		
A.	You	ır de	eductible for this policy will be	according to the terms of the following paragraphs marked with an "X".
	(1)	О		We will not pay unless a covered loss from any one (1) occurrence exceeds the pay for the excess, up to any other applicable limit of liability .
	(2)	0	See ADDITIONAL DEDUC	TIBLES, Form RM1115
В.	Equ	iipm	ent Breakdown Deductible an	d waiting period
	(1)	We	will not pay unless a covered	equipment breakdown loss from any one (1) accident is more than:
		0	\$	for loss to covered object(s) , loss of Business Income , and Extra Expense ;
				OR
		0	\$	for loss to covered object(s) ;
		0	\$	for loss of Business Income and Extra Expense;
		()	\$	for loss of Business Income;
		()	\$	for Extra Expense;
		()		times the average daily value of loss of Business Income or Extra Expense during the period of recovery ;
		and	then only for the excess.	
	(2)	We of:	will not pay unless a covered	equipment breakdown loss from any one (1) accident exceeds a waiting period
		()		hours and any deductible if indicated in B. (1) above for loss of Business Income or Extra Expense ;
		and	then only for the excess.	

C. If a **covered loss** involves two (2) or more deductibles, **we** will only use the largest of the applicable deductibles unless otherwise provided in this policy or any endorsement.

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Schedule

No. Location Coverage Limit of Liability

RM1000 12-07 Page 5 of 5



Liberty Mutual Property RM SELECTTM POLICY

DECLARATIONS

Policy number		
Named Insured and Mailing Address	Form of Business	
	Premium Will Be Billed	
Policy Period: to at 12:01 A.M. standard time at	t above mailing address.	
In return for the payment of the premium, and subject to all stated in this policy.	I the terms of this policy, we agree with you to provide the ins	surance as
	orism" under the Terrorism Risk Insurance Act (TRIA) Pro	
amended): Premium for "certified act(s) of terrorism" under the Terrorism	sm Risk Insurance Act (TRIA) Premium as amended:	\$ \$
Total Premium/Other Charges for Above Policy Period : The Deposit Premium/Other Charges is:		\$ \$
Issued By:		
	Countersigned By:	
	Authorized Company Representative	

RM1000 09-04 12-07 Page 1 of 5

1. Insuring Agreement

Subject to all the terms and conditions of this **policy, we** will pay for direct physical loss or damage to **covered property** as a result of an **occurrence**, unless excluded.

If this policy provides Equipment Breakdown coverage then subject to all the terms and conditions of this policy **we** will pay for direct physical loss or damage to **covered property** as a result of an **accident** to an **object**, unless excluded.

This policy consists of the forms and endorsements shown on the POLICY INDEX and any endorsements attached to the policy. Insurance is provided at those locations and for those coverages and **limits of liability** shown on the Schedule of the DECLARATIONS. Extensions of coverage, sublimits of liability and deductibles are listed in the DECLARATIONS. Endorsements may contain separate deductibles and limits or sublimits of liability.

Words in **bold faced type** have special meanings in this policy. They are defined in DEFINITIONS. These definitions apply to this entire policy, and to any endorsements to it. Definitions that apply to individual forms or endorsements will be noted in those forms or endorsements. The names of forms are capitalized (for example, DECLARATIONS).

2. Coverages

We provide the following coverages if they are marked with an "X". Coverages are provided in accordance with the terms of this policy. Terms that apply only to individual coverage forms are set forth in those forms. This policy provides coverage on an actual cash value basis for Real Property, Personal Property and Equipment Breakdown unless replacement cost coverage is marked with an "X".

- () Real Property
 - () Replacement Cost
- () Personal Property, including valuable papers and records
 - () Replacement Cost
- () Equipment Breakdown
 - () Replacement Cost
- () Loss of Business Income
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () Real Property or Personal Property and Equipment Breakdown
- () Extra Expense
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () Real Property or Personal Property and Equipment Breakdown

3. Limits of Liability

We will not pay more than the applicable **limit of liability** shown on the Schedule of the DECLARATIONS for any one (1) **occurrence** or any one (1) **accident** covered by this policy, nor will **we** pay for more than **your** interest in the lost or damaged property.

4.	Standard Extensions of Coverage	
	Debris Removal Expense \$	Sublimit of Liability

RM1000 09 04 12-07 Page 2 of 5

			DECLARATIONS (Continued)			
5.	Op	otional Extensions of Coverage	e – Sublimits of Liability			
	Α.		own in D. below apply to the Optional Extensions of Coverage defined in EXTENSIONS 11002. If no sublimit is shown, no coverage is provided.			
	В.	If a sublimit is shown in l excluded elsewhere in this p	D . below for new locations and unscheduled locations , coverage may be limited or olicy or its endorsements.			
	C.		t we will pay for any loss covered by these Optional Extensions of Coverage. For new locations, the most we will pay for any loss will be the lesser of:			
		(1) The sublimit shown below	ow for new locations or unscheduled locations ; or			
		(2) The sublimit shown on	any individual coverage form or endorsement.			
	D.	Coverage:				
		(1) \$	at each new location , for up to days from the date such new location(s) is first purchased, rented or occupied whichever is earlier;			
		(2) \$	at each unscheduled location;			
		(3) \$	on covered Personal Property in transit;			
		(4) \$	on covered Personal Property in the custody of salespeople;			
		(5) \$	Demolition Cost, Operation of Building Laws and Increased Construction Cost;			
		(6) \$	Errors and Omissions.			
6.	Eq	uipment Breakdown Coverage				
	Eq	uipment Breakdown limit of l	iability			
	()	See Schedule of the DECLARATIONS;				
	Li ı this	mit(s) of liability shown belos policy.	w are separate from any other applicable limit of liability or any sublimit of liability of			
	()	\$	Damage to covered object(s) , loss of Business Income , and Extra Expense ;			
			OR			
	()	\$	Damage to covered object(s) ;			
	0	\$	Loss of Business Income and Extra Expense;			

Equipment Breakdown Extensions of Coverage

() See Form RM1250, EQUIPMENT BREAKDOWN EXTENSIONS OF COVERAGE

Extra Expense.

Loss of **Business Income**;

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7.

Α.	Your d	Your deductible for this policy will be according to the terms of the following paragraphs marked with an "X".					
	(1) ()		We will not pay unless a covered loss from any one (1) occurrence exceeds the then pay for the excess, up to any other applicable limit of liability .				
	(2) ()	See ADDITIONAL DE	DUCTIBLES, Form RM1115				
В.	Equipment Breakdown Deductible and waiting period						
	(1) We will not pay unless a covered equipment breakdown loss from any one (1) accident is more than:						
	0	\$	for loss to covered object(s) , loss of Business Income , and Extra Expense ;				
			OR				
	()	\$	for loss to covered object(s) ;				
	()	\$	for loss of Business Income and Extra Expense ;				
	0	\$	for loss of Business Income ;				
	0	\$	for Extra Expense;				
	()		times the average daily value of loss of Business Income or Extra Expense during the period of recovery;				
	and	d then only for the excess.					
	(2) We will not pay unless a covered equipment breakdown loss from any one (1) accident exceeds a waiting periof:						
	0		hours and any deductible if indicated in B. (1) above for loss of Business Income or Extra Expense ;				

C. If a **covered loss** involves two (2) or more deductibles, **we** will only use the largest of the applicable deductibles unless otherwise provided in this policy or any endorsement.

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Schedule

No. Location Coverage Limit of Liability

RM1000 09 04 12-07 Page 5 of 5



Liberty Mutual Property RM SELECTTM POLICY

DECLARATIONS

Policy number						
Named Insured and Mailing Address	Form of Business Premium Will Be Billed					
Policy Period: to at 12:01 A.M. standard time a	at above mailing address.					
In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.						
Premium (Excluding premium for "certified act(s) of terrorism" under the Terrorism Risk Insurance Act (TRIA), as amended): Premium for "certified act(s) of terrorism" under the Terrorism Risk Insurance Act (TRIA), as amended: State or Municipal Taxes, Surcharges and Other Miscellaneous Charges: (See State or Municipal Taxes, Surcharges and Other Miscellaneous Charges Summary, Form RM0005, for breakdown)						
Total Premium/Other Charges for Above Policy Period : The Deposit Premium/Other Charges is:						
Issued By:						
	By:					
	Authorized Company Representative OR Countersignature (as requ	ired)				

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A. Insuring Agreement

Subject to all the terms and conditions of this policy, **we** will pay for risks of direct physical loss or damage to **covered property** as a result of an **occurrence**, unless excluded.

If this policy provides Equipment Breakdown coverage then subject to all the terms and conditions of this policy **we** will pay for direct physical loss or damage to **covered property** as a result of an **accident** to an **object**, unless excluded.

This policy consists of the forms and endorsements shown on the POLICY INDEX, Form RM0003, and any endorsements attached to the policy. Insurance is provided at those locations and for those coverages and **limits of liability** shown on the Schedule of this form. Extensions of coverage, sublimits of liability and deductibles are listed on this form. Endorsements may contain separate terms, conditions, deductibles and limits or sublimits of liability.

Words in **bold faced type** have special meanings in this policy. They are defined in DEFINITIONS, Form RM1007. These definitions apply to this entire policy, and to any endorsements to it. Definitions that apply to individual forms or endorsements will be italicized and noted in those forms or endorsements. The names of forms are capitalized (for example, DECLARATIONS).

B. Coverages

We provide the following coverages if they are marked with an "X". Coverages are provided in accordance with the terms of this policy. Terms that apply only to individual coverage forms are set forth in those forms. This policy provides coverage on a replacement cost basis for **real property**, **personal property**, **personal property of others** and equipment breakdown except as indicated on VALUATIONS, Form RM1005, or any other forms or endorsements attached to this policy.

- () Real Property
- () Personal Property, including personal property of others and valuable papers and records
- () Equipment Breakdown
- () Loss of Business Income
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () Real Property or Personal Property and Equipment Breakdown
- () Extra Expense
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () $\boldsymbol{Real\ Property}\ or\ \boldsymbol{Personal\ Property}\ and\ Equipment\ Breakdown$

C. Limits of Liability

We will not pay more than the applicable **limit of liability** shown on the Schedule of this form for any one (1) **occurrence** or any one (1) **accident** covered by this policy, nor will **we** pay for more than **your** interest in the lost or damaged property.

D. Standard Extensions of Coverage

Refer to **A.** of EXTENSIONS OF COVERAGE, Form RM1002, for the standard extensions of coverage, including sublimits of liability, provided by this policy.

- E. Optional Extensions of Coverage Sublimits of Liability
 - 1. The sublimits of liability shown in **E. 4.** below apply to the Optional Extensions of Coverage defined in **B.** of EXTENSIONS OF COVERAGE, Form RM1002. If no sublimit is shown, no coverage is provided.
 - 2. If a sublimit is shown in **E. 4.** below for **miscellaneous locations**, **new locations** and **unscheduled locations**, coverage may be limited or excluded elsewhere in this policy or its endorsements.

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3.		These sublimits are the most we will pay for any loss covered by these Optional Extensions of Coverage. For miscellaneous locations , new locations and unscheduled locations , the most we will pay for any loss or damage will be the lesser of:			
	a.	The sublimit shown below	for miscellaneous locations, new locations or unscheduled locations; or		
	b.	The sublimit shown on an	y individual coverage form or endorsement.		
4.	Op	tional Extensions of Coverage:			
	a.	\$	Course of Construction;		
	b.	\$	Demolition Cost;		
	c.	\$	Increased Construction Cost;		
	d.	\$	Operation of Building Laws;		
	e.	\$	Errors and Omissions;		
	f.	\$	Exhibitions, Expositions, Fairs or Trade Shows;		
	g.	\$	at each miscellaneous location;		
	h.	\$	at each new location , for up to days from the date such new location(s) is first purchased or rented, whichever is earlier;		
	i.	\$	on covered personal property in the custody of salespeople;		
	j.	\$	_ Transit;		
	k.	\$	at each unscheduled location.		
Equ	ıipm	ent Breakdown Coverage			
1.	Equ	uipment Breakdown limit o	f liability		
	If n	narked with an "X" the follo	owing limits of liability apply:		
(()	See the Schedule of this fo	orm;		
	()	See Form	; or		
	0	Limit(s) of liability show this policy.	n below are separate from any other applicable limit of liability or any sublimit of liability of		
		\$	Damage to covered object(s) , loss of business income , and extra expense ;		
		\$	Damage to covered object(s) and loss of business income ;		
		\$	Damage to covered object(s) and extra expense ;		
		\$	Damage to covered object(s) ;		
		\$	Loss of business income and extra expense;		
		\$	Loss of business income ;		
		\$	Extra expense.		

F.

RM1000 03-08 Page 3 of 5

For equipment breakdown extensions of coverage see EQUIPMENT BREAKDOWN EXTENSIONS OF COVERAGE, Form RM1250.

G. Deductible and waiting periods, except as indicated on any other forms or endorsements attached to this policy.

1. Your deductible for this policy will be according to the terms of the following paragraphs: _____. Unless marked with an "X" in **G. 1. b.** below, **we** will not pay unless a **covered loss** from any one (1) occurrence exceeds the amount shown. We will then pay for the excess, up to any other applicable limit of liability. **b.** () See ADDITIONAL DEDUCTIBLES AND WAITING PERIODS, Form RM1115. Your equipment breakdown deductible or waiting period will be according to the terms of the following paragraphs: If you have a combined deductible, we will not pay unless a covered equipment breakdown loss from any one (1) accident is more than: for loss to covered **object(s)**, loss of **business income**, and **extra expense**; for loss to covered **object(s)** and loss of **business income**; ___ for loss to covered **object(s)** and **extra expense** and then only for the excess; or If you have more than one (1) coverage deductible shown below, we will not pay unless a covered equipment breakdown loss from any one (1) **accident** is more than: for loss to covered **object(s)**; \$_____ for loss of **business income** and **extra expense**; \$_____ for loss of **business income**; \$_____ for extra expense;

and then only for the excess.

However, each deductible amount marked with an asterisk (*) will apply separately to the **accident**; or

during the period of interruption;

extra expense

c. We will not pay for loss of business income, extra expense, or, to the extent perishable goods coverage is provided in EQUIPMENT BREAKDOWN EXTENSIONS OF COVERAGE, Form RM1250, unless a covered equipment breakdown loss from any one (1) accident to an object exceeds a waiting period of:

times the average daily value of loss of business income or extra expense

hours immediately following the **accident** for loss of **business income** or

hours. Once the waiting period is met coverage will commence at the initial time of the interruption, and will be subject to any deductible shown in **G. 2. a.** or **G. 2. b.** above and then only for the excess; or if marked with an "X" in **G. 2. d.** below.

d. () See ADDITIONAL DEDUCTIBLES AND WAITING PERIODS, Form RM1115.

If a **covered loss** involves two (2) or more deductibles, **we** will only use the largest of the applicable deductibles unless otherwise provided in this policy or any endorsement, except that **we** will apply any deductible(s) marked with an asterisk (*) in addition to the largest of any other applicable deductibles.

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Schedule

No. Location or Sub-location Coverage Limit of Liability

RM1000 03-08 Page 5 of 5



Liberty Mutual Property RM SELECTTM POLICY

DECLARATIONS

Policy number	
Named Insured and Mailing Address	Form of Business Premium Will Be Billed
Policy Period: to at 12:01 A.M. standard time	at above mailing address.
In return for the payment of the premium, and subject to all stated in this policy.	I the terms of this policy, we agree with you to provide the insurance as
2007 (TRIREA) Premium (TRIA), as amended): Premium for "certified act(s) of terrorism" under the Terror Premium (TRIA), as amended): State or Municipal Taxes, Surcharges and Other Miscellane	
and Other Miscellaneous Charges Summary, Form RM000	5, for breakdown) \$
Total Premium/Other Charges for Above Policy Period : The Deposit Premium/Other Charges is:	\$ \$
Issued By:	
	By:
	Authorized Company Representative OR Countersignature (as required)

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RM1000 03-08 Page 1 of 5

A. Insuring Agreement

Subject to all the terms and conditions of this policy, **we** will pay for risks of direct physical loss or damage to **covered property** as a result of an **occurrence**, unless excluded.

If this policy provides Equipment Breakdown coverage then subject to all the terms and conditions of this policy **we** will pay for direct physical loss or damage to **covered property** as a result of an **accident** to an **object**, unless excluded.

This policy consists of the forms and endorsements shown on the POLICY INDEX, Form RM0003, and any endorsements attached to the policy. Insurance is provided at those locations and for those coverages and **limits of liability** shown on the Schedule of this form. Extensions of coverage, sublimits of liability and deductibles are listed on this form. Endorsements may contain separate terms, conditions, deductibles and limits or sublimits of liability.

Words in **bold faced type** have special meanings in this policy. They are defined in DEFINITIONS, Form RM1007. These definitions apply to this entire policy, and to any endorsements to it. Definitions that apply to individual forms or endorsements will be italicized and noted in those forms or endorsements. The names of forms are capitalized (for example, DECLARATIONS).

B. Coverages

We provide the following coverages if they are marked with an "X". Coverages are provided in accordance with the terms of this policy. Terms that apply only to individual coverage forms are set forth in those forms. This policy provides coverage on a replacement cost basis for **real property**, **personal property**, **personal property of others** and equipment breakdown except as indicated on VALUATIONS, Form RM1005, or any other forms or endorsements attached to this policy.

- () Real Property
- () Personal Property, including personal property of others and valuable papers and records
- () Equipment Breakdown
- () Loss of Business Income
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () Real Property or Personal Property and Equipment Breakdown
- () Extra Expense
 - () Real Property or Personal Property only
 - () Equipment Breakdown only
 - () $\boldsymbol{Real\ Property}\ or\ \boldsymbol{Personal\ Property}\ and\ Equipment\ Breakdown$

C. Limits of Liability

We will not pay more than the applicable **limit of liability** shown on the Schedule of this form for any one (1) **occurrence** or any one (1) **accident** covered by this policy, nor will **we** pay for more than **your** interest in the lost or damaged property.

D. Standard Extensions of Coverage

Refer to **A.** of EXTENSIONS OF COVERAGE, Form RM1002, for the standard extensions of coverage, including sublimits of liability, provided by this policy.

- E. Optional Extensions of Coverage Sublimits of Liability
 - 1. The sublimits of liability shown in **E. 4.** below apply to the Optional Extensions of Coverage defined in **B.** of EXTENSIONS OF COVERAGE, Form RM1002. If no sublimit is shown, no coverage is provided.
 - 2. If a sublimit is shown in **E. 4.** below for **miscellaneous locations**, **new locations** and **unscheduled locations**, coverage may be limited or excluded elsewhere in this policy or its endorsements.

RM1000 03-08 Page 2 of 5

3.			we will pay for any loss covered by these Optional Extensions of Coverage. For miscellaneous inscheduled locations , the most we will pay for any loss or damage will be the lesser of:
	a.	The sublimit shown below	for miscellaneous locations, new locations or unscheduled locations; or
	b.	The sublimit shown on an	y individual coverage form or endorsement.
4.	Op	tional Extensions of Covera	ige:
	a.	\$	Course of Construction;
	b.	\$	Demolition Cost;
	c.	\$	Increased Construction Cost;
	d.	\$	Operation of Building Laws;
	e.	\$	Errors and Omissions;
	f.	\$	Exhibitions, Expositions, Fairs or Trade Shows;
	g.	\$	at each miscellaneous location;
	h.	\$	at each new location , for up to days from the date such new location(s) is first purchased or rented, whichever is earlier;
	i.	\$	on covered personal property in the custody of salespeople;
	j.	\$	_ Transit;
	k.	\$	at each unscheduled location.
Equ	ıipm	ent Breakdown Coverage	
1.	Equ	uipment Breakdown limit o	f liability
	If n	narked with an "X" the follo	owing limits of liability apply:
	()	See the Schedule of this fo	orm;
	()	See Form	; or
	0	Limit(s) of liability show this policy.	n below are separate from any other applicable limit of liability or any sublimit of liability of
		\$	Damage to covered object(s) , loss of business income , and extra expense ;
		\$	Damage to covered object(s) and loss of business income ;
		\$	Damage to covered object(s) and extra expense ;
		\$	Damage to covered object(s) ;
		\$	Loss of business income and extra expense;
		\$	Loss of business income ;
		\$	Extra expense.

F.

RM1000 03-08 Page 3 of 5

2. For equipment breakdown extensions of coverage see EQUIPMENT BREAKDOWN EXTENSIONS OF COVERAGE, Form RM1250.

G. Deductible and waiting periods, except as indicated on any other forms or endorsements attached to this policy.

1. Your deductible for this policy will be according to the terms of the following paragraphs: _____. Unless marked with an "X" in **G. 1. b.** below, **we** will not pay unless a **covered loss** from any one (1) occurrence exceeds the amount shown. We will then pay for the excess, up to any other applicable limit of liability. **b.** () See ADDITIONAL DEDUCTIBLES AND WAITING PERIODS, Form RM1115. Your equipment breakdown deductible or waiting period will be according to the terms of the following paragraphs: If you have a combined deductible, we will not pay unless a covered equipment breakdown loss from any one (1) accident is more than: for loss to covered **object(s)**, loss of **business income**, and **extra expense**; for loss to covered **object(s)** and loss of **business income**; ___ for loss to covered **object(s)** and **extra expense** and then only for the excess; or If you have more than one (1) coverage deductible shown below, we will not pay unless a covered equipment breakdown loss from any one (1) **accident** is more than: for loss to covered **object(s)**; \$_____ for loss of **business income** and **extra expense**; \$_____ for loss of **business income**; \$_____ for extra expense; times the average daily value of loss of business income or extra expense during the period of interruption; hours immediately following the **accident** for loss of **business income** or extra expense

and then only for the excess.

However, each deductible amount marked with an asterisk (*) will apply separately to the **accident**; or

We will not pay for loss of **business income**, **extra expense**, or, to the extent **perishable goods** coverage is provided in EQUIPMENT BREAKDOWN EXTENSIONS OF COVERAGE, Form RM1250, unless a covered equipment breakdown loss from any one (1) **accident** to an **object** exceeds a waiting period of:

hours. Once the waiting period is met coverage will commence at the initial time of the interruption, and will be subject to any deductible shown in **G. 2. a.** or **G. 2. b.** above and then only for the excess; or if marked with an "X" in **G. 2. d.** below.

d. () See ADDITIONAL DEDUCTIBLES AND WAITING PERIODS, Form RM1115.

If a **covered loss** involves two (2) or more deductibles, **we** will only use the largest of the applicable deductibles unless otherwise provided in this policy or any endorsement, except that **we** will apply any deductible(s) marked with an asterisk (*) in addition to the largest of any other applicable deductibles.

RM1000 03-08 Page 4 of 5

Schedule

No. Location or Sub-location Coverage Limit of Liability

RM1000 03-08 Page 5 of 5

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

- 1. Applicability Of The Provisions Of This Endorsement
 - **A.** The provisions of this endorsement become applicable commencing on the date when any one (1) or more of the following first occurs. But if **your** policy (meaning the **policy period** in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date **your** policy begins.
 - (1) The federal Terrorism Risk Insurance Program (hereafter referred to as Program), established by the Terrorism Risk Insurance Act, has terminated; or
 - (2) A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to **you** and with revisions that:
 - (a) Increase **our** statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses **we** must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or
 - **(b)** Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or
 - (c) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or **occurrences** under this policy.
 - **B.** If the provisions of this endorsement become applicable, such provisions:
 - (1) Supersede any terrorism endorsement already endorsed to this policy that addresses **certified acts of terrorism** and/or **other acts of terrorism**, but only with respect to loss or damage from an incident(s) of terrorism (however defined) that occurs on or after the date when the provisions of this endorsement become applicable; and
 - (2) Remain applicable unless we notify you of changes in these provisions, in response to federal law.
 - C. If the provisions of this endorsement <u>DO NOT</u> become applicable, any terrorism endorsement already endorsed to this policy, that addresses **certified acts of terrorism** and/or **other acts of terrorism**, will continue in effect unless **we** notify **you** of changes to that endorsement in response to federal law.

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RM1233 01-07 Page 1 of 3

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT) (Continued)

2. For the purpose of this endorsement the following definition is added and applies under this endorsement wherever the italicized term *terrorism* is shown.

Terrorism means activities against persons, organizations or property of any nature:

- **A.** That involve the following or preparation for the following:
 - (1) Use or threat of force or violence; or
 - (2) Commission or threat of a dangerous act; or
 - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- **B.** When one (1) or both of the following applies:
 - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- **3.** The following exclusion is added:

Exclusion Of Terrorism

We will not pay for loss or damage caused directly or indirectly by *terrorism*, including action in hindering or defending against an actual or expected incident of *terrorism*. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. But this exclusion applies only when one (1) or more of the following are attributed to an incident of *terrorism*:

- **A.** The *terrorism* is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- **B.** Radioactive material is released, and it appears that one (1) purpose of the *terrorism* was to release such material; or
- **C.** The *terrorism* is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- **D.** Pathogenic or poisonous biological or chemical materials are released, and it appears that one (1) purpose of the *terrorism* was to release such materials.
- **4.** Exception Covering Certain Fire Losses

The following exception to the Exclusion Of *Terrorism* applies only to **covered property** in the States indicated in the Schedule of this endorsement.

If *terrorism* results in fire, **we** will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the **limit of liability** for the **covered property**. Such coverage for fire applies only to direct loss or damage by fire to **covered property**. Therefore, for example, the exception does not apply to insurance provided under loss of **business income** or **extra expense** coverage forms or endorsements which apply to or modify those forms.

RM1233 01-07 Page 2 of 3

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT) (Continued)

- 5. Application Of Other Exclusions
 - **A.** When the Exclusion Of *Terrorism* applies in accordance with the terms of Item **3. A.** or **3. B.**, such exclusion applies without regard to the Nuclear Exclusion Amendatory in this policy.
 - **B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded by this policy, such as losses under **GROUP A** EXCLUSIONS in Item **1.** and **7.** of Form RM1003 attached to this policy.
- **6.** The Exception Covering Certain Fire Losses (Item **4.**) applies to property located in the following state(s):

Schedule

State(s)

RM1233 01-07 Page 3 of 3

This endorsement is effective and will terminate with the policy. It is issued by the company designated in the Declarations. All other provisions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

EXCLUSIONS, Form RM1003 DEFINITIONS, Form RM1007

- 1. Applicability Of The Provisions Of This Endorsement
 - **A.** The provisions of this endorsement become applicable commencing on the date when any one (1) or more of the following first occurs. But if **your** policy (meaning the **policy period** in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date **your** policy begins.
 - (1) The federal Terrorism Risk Insurance Program (hereafter referred to as Program), established by the Terrorism Risk Insurance Act, has terminated; or
 - (2) A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to **you** and with revisions that:
 - (a) Increase **our** statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses **we** must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or
 - (b) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or
 - (c) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or **occurrences** under this policy.
 - **B.** If the provisions of this endorsement become applicable, such provisions:
 - (1) Supersede any terrorism endorsement already endorsed to this policy that addresses **certified acts of terrorism** and/or **other acts of terrorism**, but only with respect to loss or damage from an incident(s) of terrorism (however defined) that occurs on or after the date when the provisions of this endorsement become applicable; and
 - (2) Remain applicable unless we notify you of changes in these provisions, in response to federal law.
 - C. If the provisions of this endorsement <u>DO NOT</u> become applicable, any terrorism endorsement already endorsed to this policy, that addresses certified acts of terrorism and/or other acts of terrorism, will continue in effect unless we notify you of changes to that endorsement in response to federal law.

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RM1234 01-07 Page 1 of 3

CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT) (Continued)

2. For the purpose of this endorsement the following definition is added and applies under this endorsement wherever the italicized term *terrorism* is shown.

Terrorism means activities against persons, organizations or property of any nature:

- **A.** That involve the following or preparation for the following:
 - (1) Use or threat of force or violence; or
 - (2) Commission or threat of a dangerous act; or
 - (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- **B.** When one (1) or both of the following applies:
 - (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- **3.** The following exclusion is added:

Exclusion Of Terrorism

We will not pay for loss or damage caused directly or indirectly by *terrorism*, including action in hindering or defending against an actual or expected incident of *terrorism*. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. But this exclusion applies only when one (1) or more of the following are attributed to an incident of *terrorism*:

- **A.** The *terrorism* is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
- **B.** Radioactive material is released, and it appears that one (1) purpose of the *terrorism* was to release such material; or
- **C.** The *terrorism* is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- **D.** Pathogenic or poisonous biological or chemical materials are released, and it appears that one (1) purpose of the *terrorism* was to release such materials; or
- **E.** The total of insured loss or damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, **we** will include all insured damage sustained by property of all persons and entities affected by the *terrorism* and loss of **business income** sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any *terrorism* exclusions.

RM1234 01-07 Page 2 of 3

CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT) (Continued)

Multiple **occurrences** of *terrorism* which occur within a seventy-two (72) hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one (1) **occurrence**, for the purpose of determining whether the threshold is exceeded.

With respect to this Item **3. E.**, the immediately preceding paragraph describes the threshold used to measure the magnitude of an **occurrence** of *terrorism* and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that **occurrence**. When the Exclusion applies to an **occurrence** of *terrorism*, there is no coverage under this policy.

4. Exception Covering Certain Fire Losses

The following exception to the Exclusion Of *Terrorism* applies only to **covered property** in the States indicated in the Schedule of this endorsement.

If *terrorism* results in fire, **we** will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the **limit of liability** for the **covered property**. Such coverage for fire applies only to direct loss or damage by fire to **covered property**. Therefore, for example, the exception does not apply to insurance provided under loss of **business income** or **extra expense** coverage forms or endorsements which apply to or modify those forms.

5. Application Of Other Exclusions

- **A.** When the Exclusion Of *Terrorism* applies in accordance with the terms of Item **3. A.** or **3. B.**, such exclusion applies without regard to the Nuclear Exclusion Amendatory in this policy.
- **B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss or damage which would otherwise be excluded by this policy, such as losses under **GROUP A** EXCLUSIONS in Item **1.** and **7.** of Form RM1003 attached to this policy.
- 6. The Exception Covering Certain Fire Losses (Item 4.) applies to property located in the following state(s):

Schedule

State(s)

RM1234 01-07 Page 3 of 3

 SERFF Tracking Number:
 LMPP-125522948
 State:
 Arkansas

 Filing Company:
 Liberty Mutual Fire Insurance Company
 State Tracking Number:
 EFT \$50

Company Tracking Number: SRF-CW-001-08

TOI: 01.00 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LMPP-125522948 State: Arkansas
Filing Company: Liberty Mutual Fire Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: SRF-CW-001-08

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied

Lines)

Product Name: Liberty Mutual Property RM Select Policy

Project Name/Number: Expedited Terrorism Form Filing/SRF-CW-001-08

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 03/20/2008

Property & Casualty

Comments:

The Expedited Filing Transmittal for Terrorism forms is attached

Attachments:

F215AExpeditedFormsNonTerrpage1 .pdf

F215AExpeditedFormsNonTerrpage2.pdf

F215AExpeditedFormsNonTerrpage3 .pdf

F215AExpeditedFormsTerrpage4Dec.pdf

F215AExpeditedFormsConditionalTerrwithdrawn .pdf

F215AExpeditedFormsTerrdisclosureinformational .pdf

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

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Signature

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

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EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This page applies to the following s	tate(s)							
Indicate Type of Filing			[Department Us	se only			
Filing Related to Non-Certified Lo.								
Filing Applicable to Both Certified	and Non-							
Certified Losses								
Company Na	ma(s)			Domicile		NΑ	IC#	FEIN#
Liberty Mutual Fire Insurance Company				WI			035	04-1924000
Contact Info for Filer	,							
Name and address of File	r(s)	Telepho	ne	#	FA	X #		e-mail
Marla Kroening		800-297-	-25	25 ext 6399	715-84	7-8832	Marla.K	roening@LibertyMutual.cor
PO BOX 8070								3 - 11 , 1111 11
Wausau WI 54402-9987								
Filing information								
Line of Insurance (see attachment)	Commerc	ial Proper	rty	- Fire and Allie	ed Lines			
Company Program Title (Marketing	Liberty Mu	utual Prop	er	ty RM Select P	Policy			
title) (if applicable)								
Filing Type ** see note below This application is used with:	Form							
Effective Date Requested	12/26/07							
Filing date	3/13/2008	<u> </u>						
Company Tracking Number	SRF-CW-							
Date filing approved in domiciliary	Not applic							
state, if applicable								
					- I			I
Component/Form Name /Description/Synopsis	Form # or Rat Include editio			eplacement withdrawn?	give	laceme form # ((s) it re	or rate	Previous State Filing Number, if required by state
01 Cap on Losses From Certified Act(s) of Terrorism	RM1144 12-07	7		Replacement Withdrawn	RM12	244 01-0)4	
02 Cap on Losses From Certified	DM1114 02 00)		Neither Replacement	DM111	11 12	07 (refer	
Act(s) of Terrorism	RIVIT144 03-06			Withdrawn Neither		olanatio		
To be complete, a form filing must incl		-						
 A completed Expedited Filing 	Transmittal Do	cument fo	r e	ach insurer or	advisory	organi:	zation.	
 One copy of each endorsem organization authorization to f 			oth	ner policy lang	uage, u	nless th	e insure	r has given an advisory
 A copy of the rates, rating sys 	tems and supp	ortina doc	um	nentation.				
The appropriate filing fees, if r								
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The insurer(s) submitting this filing cer	tifies that it:							
Is in compliance with and			rier	m Diek Inguren	nce Act	as ame	nded, ar	nd the lawe of this state.
	the terms of t	the Terror	1131	II KISK IIISUIAI	100 7 101,	ao amo		id the laws of this state,
Is in compliance with								
Is in compliance with		nts of the		lletin containin	g the vol	untary e		filing procedures.

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

This	page applies to the following s	state(s)					
Indica	te Type of Filing			Department Use	only		
	iling Related to Certified Losses						
	iling Related to Non-Certified Lo						
	iling Applicable to Both Certified ied Losses	and Non-					
Certiii	led Losses						
	Company Na	ime(s)		Domicile	NΔ	IC#	FEIN#
Libert	y Mutual Fire Insurance Compa			WI		035	04-1924000
	act Info for Filer	•		•	•		•
	Name and address of File	er(s)	Telepho	ne #	FAX#		e-mail
<u> </u>	Marla Kroening						
	Kroening OX 8070		800-297	-2525 ext 6399	715-847-8832	Maria.K	roening@LibertyMutual.co
_	au WI 54402-9987						
	information						
9	inioniation						
Line	of Insurance (see attachment)	Commerc	cial Prope	rty – Fire and Allie	d Lines		
	pany Program Title (Marketing			perty RM Select Po			
title) (if applicable)			•				
	Type ** see note below	Form					
	application is used with:	40/00/07					
Effective Date Requested 12/26/07 Filing date 3/13/200							
	pany Tracking Number	-001-08					
	filing approved in domiciliary	Not applie					
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	Component/Form Name	Form # or Ra		Replacement	If replaceme		Previous State
	Component/Form Name /Description/Synopsis	Form # or Ra Include edition		Replacement Or withdrawn?	give form #	or rate	Filing Number,
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EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

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	page applies to the following state	(s)		_					
	te Type of Filing			De	epartment Use	e only			
	iling Related to Certified Losses iling Related to Non-Certified Losses	,							
	iling Applicable to Both Certified and								
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Libert	Company Name(y Mutual Fire Insurance Company	s)			Domicile WI		AIC # 3035	FEIN # 04-1924000	
	act Info for Filer						.0000	01 102 1000	
	Name and address of Filer(s)		Telepho	no #		FAX #		e-mail	
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Line o	of Insurance (see attachment)	Commerci	al Prope	rtv –	Fire and Allie	d Lines			
Comp	pany Program Title (Marketing				RM Select P				
	(if applicable)								
	Type ** see note below application is used with:	Form							
	tive Date Requested	12/26/07							
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01	Conditional Exclusion of Terrorism	RM1233 0	1-07		Replacement				
	Involving Nuclear, Biological or Chemical Terrorism (Relating to			_	Vithdrawn Ieither				
	Disposition of Federal Terrorism			יי וו	leitriei				
	Risk Insurance Act)								
02	Conditional Exclusion of Terrorism	RM1234 0	1-07		Replacement				
	(Relating to Disposition of Federal Terrorism Risk Insurance Act)				Vithdrawn Ieither				
	Terrement Rick modification ricky	_		···	Columbia				
To be	complete, a form filing must include	the followin	g:						
•	A completed Expedited Filing Tran	nsmittal Doc	cument fo	or eac	ch insurer or a	advisory orga	nization.		
•	One copy of each endorsement, organization authorization to file the			other	r policy langu	uage, unless	the insure	er has given an advisory	
•	A copy of the rates, rating systems			cume	ntation.				
	The appropriate filing fees, if requi		g a.c.						
•	A postage-paid, self-addressed er		ie enolic	nh to	accommoda	ate the return	1		
•	A postage-paid, sell-addressed el	ivelope laig	je enoug	jii 10	accommode	ite the return	·•		
The in	nsurer(s) submitting this filing certifies	s that it:							
	Is in compliance with the and	e terms of t	he Terro	rism	Risk Insuran	ce Act, as ar	nended, a	and the laws of this state;	
	Is in compliance with the	requiremen	nts of the	bulle	tin containing	g the voluntar	/ expedite	ed filing procedures.	
n	la Kroening Me	arla J Kroen	ing			Senior State F	ilings Ana	alyst	
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Title:

Print Name:

Signature

EXPEDITED FILING TRANSMITTAL DOCUMENT FOR TERRORISM RISK INSURANCE FORMS AND PRICING

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	te Type of Filing			Department Use	only		
	iling Related to Certified Losses			Беранители озе	ZOTITY		
	iling Related to <i>Non-Certified Lo</i>	sses					
	iling Applicable to Both Certified						
	ed Losses						
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Libert	y Mutual Fire Insurance Compan			WI		035	04-1924000
	act Info for Filer	· J					002.000
	Name and address of File	er(s)	Telephon	e #	FAX#		e-mail
Marla	Kroening		800-207-2	2525 ext 6399	715-847-8832	Marla K	roening@LibertyMutual.cor
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	au WI 54402-9987						
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Line	of Insurance (see attachment)	Commerc	ial Propert	y – Fire and Allie	d Lines		
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title)	(if applicable)						
	Type ** see note below	Form					
	application is used with: tive Date Requested	10/06/07					
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01	Disclosure - Terrorism Risk	EN9052 12-07		Replacement	EN9050 01-0	7	
	Insurance Act			Withdrawn	EN9051 01-0	7	
			L	Neither	(BMU)	••••	
02	Displacers Torrerism Disk	ENIONES 03 00		7 Denlessment	Informational		
02	Disclosure – Terrorism Risk Insurance Act	EN9052 03-08		Replacement Withdrawn	EN9052 12-0 Informational		
	insurance Act			Neither	Illioilliational	illing	
To be	complete, a form filing must incl	ude the followir	ng:				
•	A completed Expedited Filing	Transmittal Do	cument for	each insurer or a	dvisory organi	zation.	
•	One copy of each endorsem			ther policy langu	age, unless th	e insure	r has given an advisory
	organization authorization to f	ile them on its t	ehalf.				
•	A copy of the rates, rating sys	tems and supp	orting docu	mentation.			
•	The appropriate filing fees, if r	equired.					
•	A postage-paid, self-addresse	d envelope lar	ge enough	to accommoda	te the return.		
The ir	nsurer(s) submitting this filing cer	tifies that it:					
		the terms of	the Terroris	sm Risk Insurand	ce Act, as ame	nded, ar	nd the laws of this state;
	and						
	Is in compliance with	the requirement	nts of the b	ulletin containing	the voluntary e	expedited	l filina procedures.
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m	la Kroening	Marla J Kroer		_	Senior State Fili		

Title:

Print Name:

Signature